

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROCKY J EATON
MEREDITH A EATON
Debtor(s)

Case No. 18-22766CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/09/2018.
- 2) The plan was confirmed on 09/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/08/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,803.91.
- 10) Amount of unsecured claims discharged without full payment: \$69,214.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$167,025.20
Less amount refunded to debtor \$1,196.64

NET RECEIPTS: \$165,828.56

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,791.00
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,791.00

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	8,579.33	8,579.33	8,579.33	8,579.33	1,325.18
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,821.00	2,821.53	2,821.53	1,098.38	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,739.00	2,739.68	2,739.68	1,066.52	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,726.00	2,726.34	2,726.34	1,061.33	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	638.00	638.23	638.23	248.46	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	179.00	179.29	179.29	69.80	0.00
CAPITAL ONE NA**	Unsecured	1,949.00	1,949.54	1,949.54	758.93	0.00
CAPITAL ONE NA**	Unsecured	318.00	318.29	318.29	123.91	0.00
CHASE(*)	Unsecured	8,550.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	699.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	1,468.00	1,468.10	1,468.10	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	103.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,513.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	650.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	362.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	874.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	497.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,158.00	1,158.73	1,158.73	451.08	0.00
ECAST SETTLEMENT CORP	Unsecured	4,330.00	3,464.66	3,464.66	1,348.75	0.00
ECMC(*)	Unsecured	81,077.00	82,981.98	82,981.98	32,303.76	0.00
FED LOAN SERVICING++	Unsecured	24,731.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	23,210.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	12,337.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	11,638.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	2,615.00	2,615.70	2,615.70	1,018.26	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,490.00	2,535.01	2,535.01	2,535.01	0.00
KAY JEWELERS	Unsecured	693.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	5,117.00	5,117.02	5,117.02	1,991.98	0.00
MIDLAND FUNDING LLC	Unsecured	3,817.00	3,817.42	3,817.42	1,486.07	0.00
MIDLAND FUNDING LLC	Unsecured	2,152.00	2,152.21	2,152.21	837.82	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	NA	1,989.11	1,989.11	774.33	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,656.34	1,656.34	644.79	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	27,145.24	27,145.24	27,145.24	27,145.24	3,064.55
PENN POWER*	Unsecured	NA	205.32	205.32	79.93	0.00
PNC MORTGAGE	Secured	10,086.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,662.00	2,675.45	2,675.45	1,041.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,275.00	1,282.20	1,282.20	499.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,819.00	4,819.08	4,819.08	1,876.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,668.00	2,668.36	2,668.36	1,038.76	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	206.00	248.85	248.85	96.87	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,179.00	1,144.43	1,144.43	445.52	0.00
QUANTUM3 GROUP LLC AGNT-CREL	Unsecured	NA	2,514.48	2,514.48	978.85	0.00
SYNCHRONY BANK	Unsecured	9,117.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,641.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,054.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,517.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,389.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,001.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	728.00	733.62	733.62	285.59	0.00
US BANK	Unsecured	812.00	NA	NA	0.00	0.00
US BANK NA - TRUSTEE	Secured	68,622.00	70,884.06	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,866.00	12,869.76	12,869.76	5,010.03	0.00
US DEPARTMENT OF EDUCATION	Unsecured	65,235.00	140,004.76	140,004.76	54,501.97	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	297.78	297.78	115.92	0.00
WELLS FARGO BANK NA	Unsecured	2,912.00	2,912.95	2,912.95	1,133.97	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$35,724.57	\$35,724.57	\$4,389.73
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$35,724.57	\$35,724.57	\$4,389.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,535.01	\$2,535.01	\$0.00
TOTAL PRIORITY:	\$2,535.01	\$2,535.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$290,171.21	\$112,388.25	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,791.00</u>
Disbursements to Creditors	<u>\$155,037.56</u>

TOTAL DISBURSEMENTS : **\$165,828.56**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/22/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.